

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Dalton E. Norman  
 Debtor

Case No. 14-15512-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 1  
Total Noticed: 14

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db +Dalton E. Norman, 7407 Gerogian Road, Philadelphia, PA 19138-2223  
 13408526 CitiMortgage, Inc, P.O. Box 688971, Des Moines, IA 50368-8971  
 13375915 Granite State Management & Resources, PO Box 3420, Concord NH 03302-3420  
 13872480 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051  
 13393266 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 01 2018 01:50:14 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 01 2018 01:49:29 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 01 2018 01:50:08 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13424392 +EDI: CITICORP.COM Sep 01 2018 05:38:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 13352684 EDI: DISCOVER.COM Sep 01 2018 05:38:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13344356 EDI: IRS.COM Sep 01 2018 05:38:00 Department of the Treasury, Internal Revenue Service, P.O. Box 9052, Andover, MA 01810-9052  
 13427729 EDI: PRA.COM Sep 01 2018 05:38:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13351993 EDI: TFSR.COM Sep 01 2018 05:38:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026  
 13400528 EDI: eCAST.COM Sep 01 2018 05:38:00 eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
 DAVID M. OFFEN on behalf of Debtor Dalton E. Norman dm160west@gmail.com, davloffeneecf@gmail.com  
 KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com  
 MATTEO SAMUEL WEINER on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com  
 MATTHEW CHRISTIAN WALDT on behalf of Creditor CITIMORTGAGE, INC. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
 REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 Dalton E. Norman  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **14-15512-jkf**

Social Security number or ITIN **xxx-xx-9783**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dalton E. Norman

8/30/18

**By the court:**

**Jean K. FitzSimon**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**